

Your Anthem Life Benefits

Created for City of Brazil

Group Life Insurance – Effective August 1, 2008

Feel confident knowing that your family is protected with Anthem Life's Group Term Life Insurance. Please review your benefit certificate for specific plan details, eligibility definitions, limitations and exclusions.

BENEFIT AMOUNT	
The benefit amount is the payment your family or beneficiary will receive if you should pass away. All coverage ends at retirement.	Other: \$25,000
AD&D INSURANCE	
Accidental Death and Dismemberment Insurance pays a benefit to your beneficiary if your death is caused by an accident. You may also receive a portion of this benefit if an accident results in the loss of sight or a limb.	1 x life benefit amount <other>
BENEFITS AFTER AGE 65	
You will still receive benefit payments after age 65, though they will reduce according to the following schedule.	Other: 35% at age 65; 50% at age 70. Benefits terminate at retirement.

ADDITIONAL COVERAGE FEATURES	
Seatbelt Benefit	Ten percent of the AD&D benefit amount, up to \$15,000, is <i>also</i> paid if you die in an automobile accident while wearing a seatbelt.
Waiver of Premium	If you become totally disabled and unable to work prior to age 60, Anthem Life will continue your life insurance coverage without further premium payments after the first six months.
Living Benefits	Should you be diagnosed as terminally ill with less than 12 months to live, you can request up to half of your benefits in a lump sum prior to death. The benefit paid to your beneficiary after your death will then be reduced.

*Anthem Life also offers an array of other affordable and innovative products to help provide the protection they deserve.
Ask your employee benefits administrator for more information.*

This benefit description is intended to be a brief outline of benefits available. It does not include all of the terms of coverage offered by Anthem Life. The entire terms are contained in the contract documents (the applicable Certificate, Policy, and/or Trust Agreement). In the event of conflict between the contract documents and this benefits description, the contract documents will prevail. Products may vary, and may not be available in all states. This information describes Anthem Life's standard programs. Other options may be available upon request to and approval by Anthem Life. Exclusions and limitations are listed in the proposal brochure for this product.
Life and disability products are underwritten by Anthem Life Insurance Company.

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an independent licensee of the Blue Cross and Blue Shield Association.
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